

# ALPS Commercial Road Rescue UK Policy Summary

This policy summary is an important document and contains a summary of the roadside assistance cover afforded to You under Your Policy, which You should read. It does not detail the full terms and conditions of the cover, which can be found in the Policy.

## INSURER

The insurer of this policy is Europ Assistance Holding Irish Branch, 79 Merrion Square, Dublin 2, Ireland. Benefits and services under this policy are provided by Europ Assistance Holdings Limited.

## TYPE OF INSURANCE AND COVER

Depending on the level of cover purchased You may be entitled to some or all of the different types of cover, which are summarised below with the lowest level of cover shown first: Your insurance agent and/or motor insurance policy documents will tell You which level of cover You have been offered. This Policy is a vehicle based policy which means that it is the Vehicle (and its driver and occupants) which is entitled to the level of cover shown below at the time of a Breakdown.

### Roadside Assistance

Vehicle Recovery

Onward Transportation

Doorstep (only covered if You have paid the required additional premium)

## SIGNIFICANT FEATURES AND BENEFITS

This section outlines the main features and benefits of cover:

Roadside Assistance	Roadside assistance 1/4 mile or more away from Your Home address including a tow for up to 10 miles and taxi fares for up to 20 miles from the Breakdown if Your Vehicle cannot be fixed
Vehicle Recovery	As per Roadside plus recovery for up to 8 people (17 people if Your Vehicle is a Minibus) and Your Vehicle to any single destination within the UK
Onward Transportation	Replacement car (or minibus if Your Vehicle is a minibus) for up to 1 day whilst Your Vehicle is fixed, or, if this is not possible, overnight accommodation or an alternative form of transport
Doorstep	As per Roadside plus breakdown assistance at Your Home or within 1/4 mile of Your Home address.

## SIGNIFICANT AND UNUSUAL EXCLUSIONS, LIMITATIONS OR CONDITIONS

This section outlines the main exclusions, limitations and conditions of cover. Please also read the general exclusions to Your cover and the vehicle specifications to which cover is applicable.

The following are not covered by this Policy:

- Vehicle Recovery, Doorstep and Onward Travel services are not available until 24 hours after commencement of the Policy.
- Vehicles being used for Hire or Reward (unless You have paid the required additional premium).
- Replacing tyres or windows
- The cost of ferry crossings, road toll and congestion charges
- Labour at any garage to which the Vehicle is taken
- If You require a second or any other type of vehicle We will try to arrange this for You, You will have to pay for any additional costs

## DURATION OF POLICY

Subject to Your rights to cancel, the Policy will remain in force for 12 months from the date of inception of this Policy.

## YOUR RIGHT TO CANCEL

You have the right to cancel your Policy of insurance within 14 days of the date of issue or receipt of policy terms and conditions, whichever is the later. We will refund to You any premium You have paid and will recover from You any payments We have made.

## MAKING A CLAIM UNDER YOUR POLICY

In the event of a motor breakdown emergency please phone **0800 358 3592**

## IF YOU HAVE A COMPLAINT

If You are unhappy with Our service, please tell Us so that We can try to put it right. Should ALPS and/or Europ Assistance Holding Irish Branch and/or Europ Assistance Holdings Limited be unable to resolve Your complaint satisfactorily, You may be able to refer Your complaint to the Financial Ombudsman Service. Further details are contained in Your Policy document.

## Financial Services Compensation Scheme (FSCS)

Europ Assistance Holding Irish Branch and Europ Assistance Holdings Limited are covered by the FSCS. You may be entitled to compensation from the FSCS, if Europ Assistance Holding Irish Branch and/or Europ Assistance Holdings Limited are unable to meet their obligations. More information can be obtained from the [www.fscs.org.uk](http://www.fscs.org.uk) website.

## STATUS DISCLOSURE WORDING

## DETAILS OF POLICY PROVIDERS

Certain of the benefits and services provided under Your Policy are insurance products as defined under the Financial Services and Markets Act 2000. Such benefits and services are provided by Europ Assistance Holding Irish Branch, 79 Merrion Square, Dublin 2, Ireland and/or Europ Assistance Holdings Limited, company registration number 0758979, of the same address. Europ Assistance Insurance Limited and Europ Assistance Holdings Limited are both authorised and regulated by the Financial Services Authority.

Europ Assistance Holdings Limited firm's reference number is 311883.

Auto Legal Protection Services Limited (ALPS) is the Agent acting on behalf of the Insurers Administrator. ALPS Registered Number: 3676991 and Registered Address The Post House, Mill Street, Congleton, CW12 1AB, ALPS is Authorised and Regulated by the Financial Services Authority and within the jurisdiction of the Financial Ombudsman Service and Financial Services Compensation Scheme.

ALPS firm's reference number is 300906.

Authorisation can be checked on the FSA's Register by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

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